

**Information to identify the case:**

Debtor 1	Stephen A. Hogg	Social Security number or ITIN xxx-xx-7053
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Ellen B. Hogg	Social Security number or ITIN xxx-xx-5379
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-16496-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen A. Hogg

Ellen B. Hogg

5/16/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Stephen A. Hogg  
Ellen B. Hogg  
DebtorsCase No. 12-16496-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 15

Date Rcvd: May 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2017.

db/jdb +Stephen A. Hogg, Ellen B. Hogg, 75 Farmhouse Rd, Sicklerville, NJ 08081-1610  
 cr +Selene Finance LP, Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 512857648 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
 513188404 Apex Asset Mgt LLC, PO Box 5407, Lancaster, PA 17606-5407  
 512857650 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 512857651 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 515261893 +Selene Finance, LP, 9990 Richmond Ave. Suite 400S, Houston, TX 77042, 8 77042-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 16 2017 22:33:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 16 2017 22:33:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr EDI: GMACFS.COM May 16 2017 22:03:00 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004  
 512857647 +EDI: GMACFS.COM May 16 2017 22:03:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 512949846 +EDI: GMACFS.COM May 16 2017 22:03:00 Ally Financial, c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004  
 512857649 +EDI: BANKAMER.COM May 16 2017 22:03:00 Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 513199413 +EDI: BANKAMER.COM May 16 2017 22:03:00 Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 516628181 +EDI: IRS.COM May 16 2017 22:03:00 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 515261894 Selene Finance, LP, 9990 Richmond Ave. Suite 400S, Houston, TX 77042, 877-735-3637, Selene Finance, LP, 9990 Richmond Ave. Suite 400S  
 cr\* +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 cr\* +Selene Finance, LP, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 512970324\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 512928505\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Selene Finance LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Dori L. Scovish on behalf of Creditor Bank of America, N.A. doris@efwlaw.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com  
 Jeanette F. Frankenberg on behalf of Creditor Selene Finance LP cmecf@sternlav.com  
 Jeanette F. Frankenberg on behalf of Creditor Selene Finance, LP cmecf@sternlav.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

John A. Underwood on behalf of Debtor Stephen A. Hogg johnunderwood@comcast.net, ardithreeve@comcast.net  
John A. Underwood on behalf of Joint Debtor Ellen B. Hogg johnunderwood@comcast.net, ardithreeve@comcast.net  
John R. Morton, Jr. on behalf of Creditor Ally Financial serviced by Ally Servicing LLC mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com  
Joshua I. Goldman on behalf of Creditor Selene Finance LP jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Bank of America, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
William E. Craig on behalf of Creditor Ally Financial serviced by Ally Servicing LLC mortonlaw.bcraig@verizon.net

TOTAL: 13